HOUSING MARKET INFORMATION

HOUSING NOW
Calgary CMA

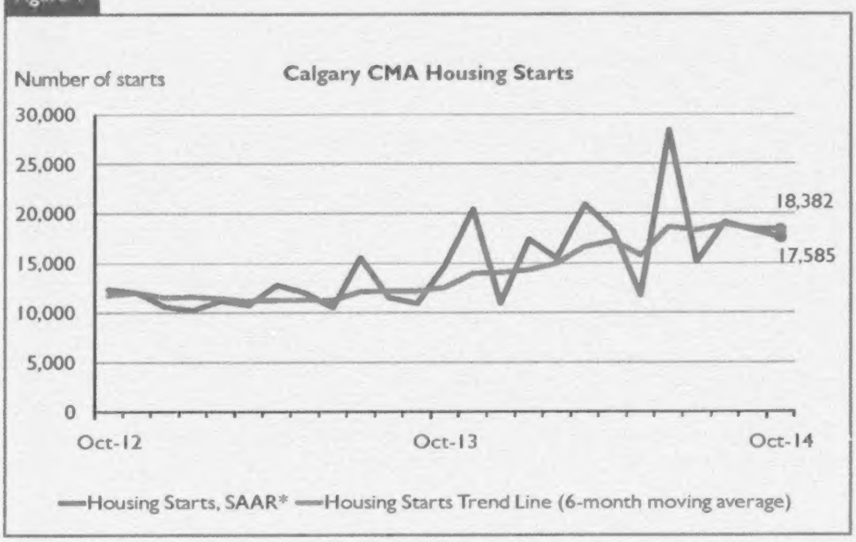
CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: November 2014

Highlights

- The trend in total housing starts moved lower for the second consecutive month in October
- Single-detached inventory inched up in October from the previous month
- Gain in multi-family production attributed to higher apartment starts

Figure 1



* SAAR: Seasonally Adjusted Annual Rate

[1] Seasonally adjusted annual rates (SAAR) — Monthly housing starts figures are adjusted to remove normal seasonal variation and multiplied by 12 to reflect annual levels. By removing seasonal ups and downs, seasonal adjustment allows for a comparison from one season to the next and from one month to the next. Reporting monthly figures at annual rates indicates the annual level of starts that would be obtained if the monthly pace was maintained for 12 months. This facilitates comparison of the current pace of activity to annual forecasts as well as to historical annual levels.

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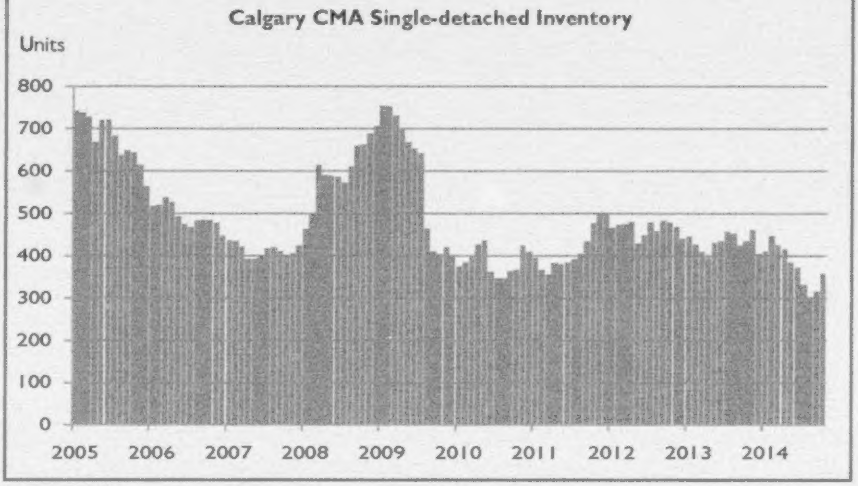
Housing Market Overview

Housing starts in the Calgary Census Metropolitan Area (CMA) were trending at 18,382 units in October compared to 18,487 in September. The trend is a six month moving average of the monthly seasonally adjusted annual rates (SAAR) of total housing starts. The pace of both single-detached and multi-family starts moved lower in October from the previous month, which resulted in the overall trend coming down.

Total housing starts in the Calgary CMA were 21 per cent higher year-over-year, reaching 1,410 units in October 2014 from 1,162 in the same month of 2013. The gain in total starts was attributed solely to higher multi-family production as single-detached starts declined year-over-year for the second consecutive month in October. On a year-to-date basis, total housing starts increased 52 per cent to 15,213 units in 2014 from 9,995 in 2013.

In the Calgary CMA, there were 454 single-detached starts in October, down 20 per cent from 569 in October 2013. Although demand continues to be supported by job creation, elevated net migration, and low mortgage rates, higher prices, along with increasing competition in the resale market, contributed to the decline in production in October. Despite the reduction, single-detached starts to the end of October were 2.5 per cent higher year-over-year, reaching 5,526 units.

Figure 2



Source: CMHC

Even though completions and absorptions were both higher year-over-year in October, the number of completions exceeded absorptions, resulting in inventory moving up from the previous month. This represents the second consecutive month-over-month increase in the number of complete and unabsorbed single-detached units. However, inventory levels remained relatively low in October at 358 units, down 18 per cent from 434 in October 2013. Of the units in inventory, there were 217 show homes and 141 spec units. In October, there were 3,718 units under construction, marginally higher than 3,693 in October 2013.

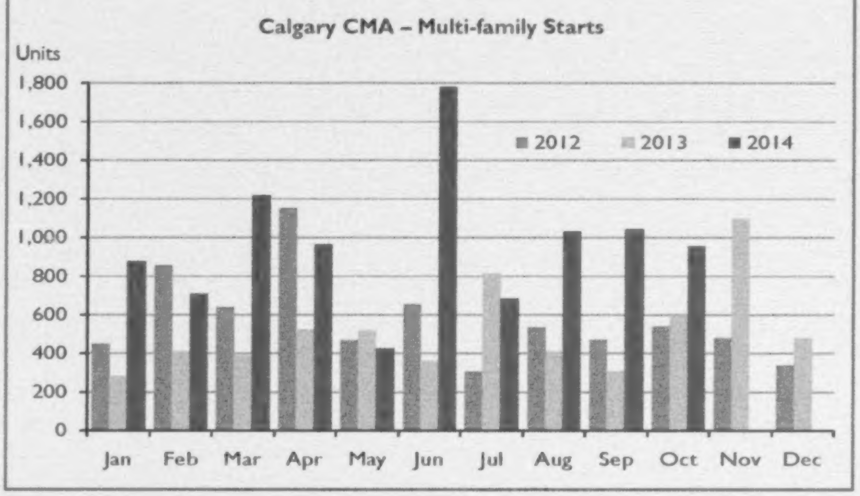
The average single-detached absorbed price in the Calgary CMA increased 2.3 per cent to $667,232 in October from $652,310 in the same month of 2013. The increase in the average absorbed price was attributed to higher input costs and fewer units absorbed in the lower price ranges in October compared to the previous year. The average absorbed price for the year thus far was $627,601, up 6.9 per cent from $587,261 in the corresponding period of 2013.

In October, multi-family starts, which include semi-detached units, rows, and apartments, rose 61 per cent year-over-year, reaching 956 units. As was the case for the majority of months this year, a strong increase in apartment production, particularly for condominiums, brought up multi-family starts in October. Both semi-detached and row starts in October were lower year-over-year. On a year-

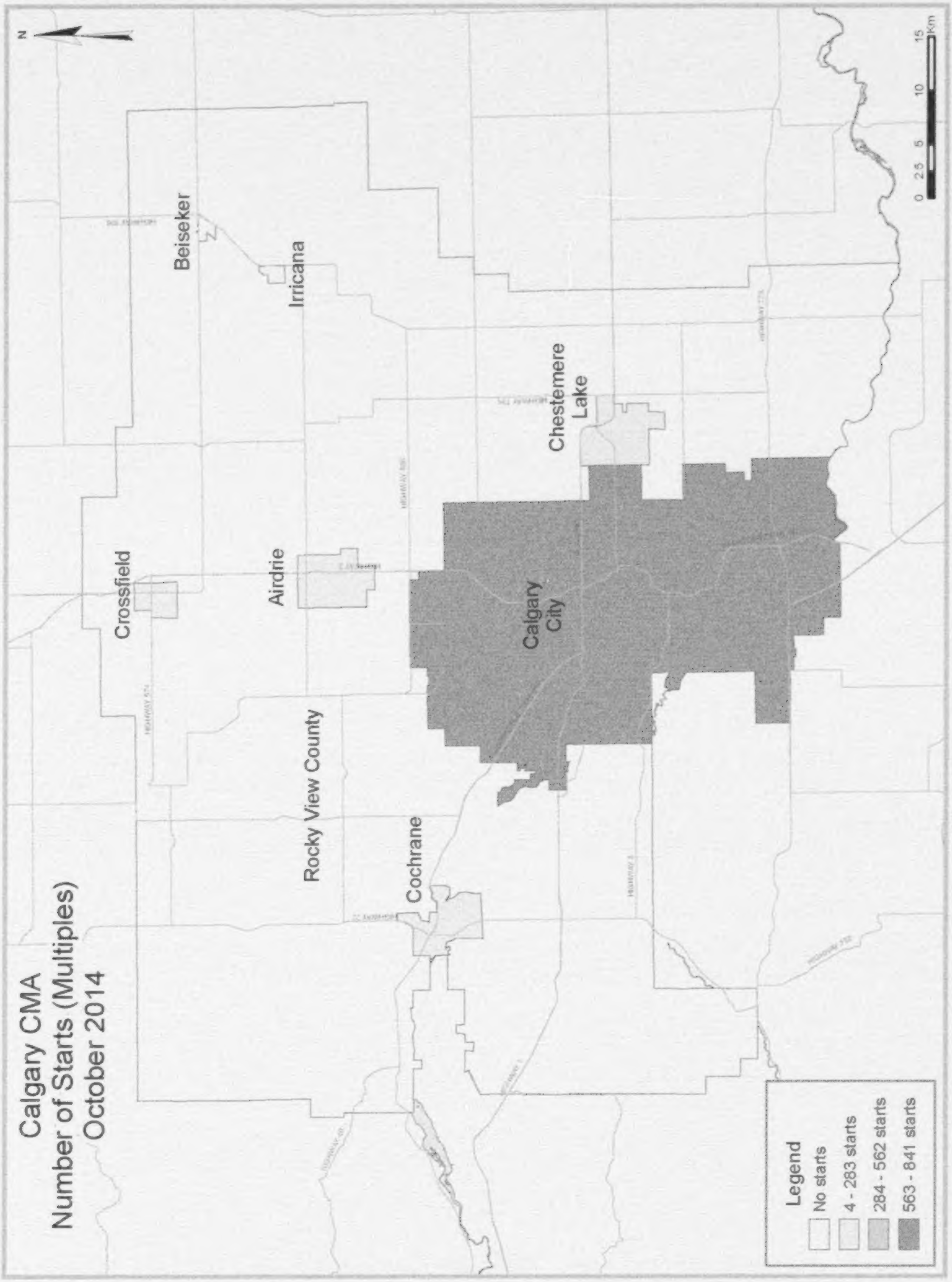
to-date basis, multi-family starts more than doubled production from January to October 2013, reaching 9,687 units in 2014.

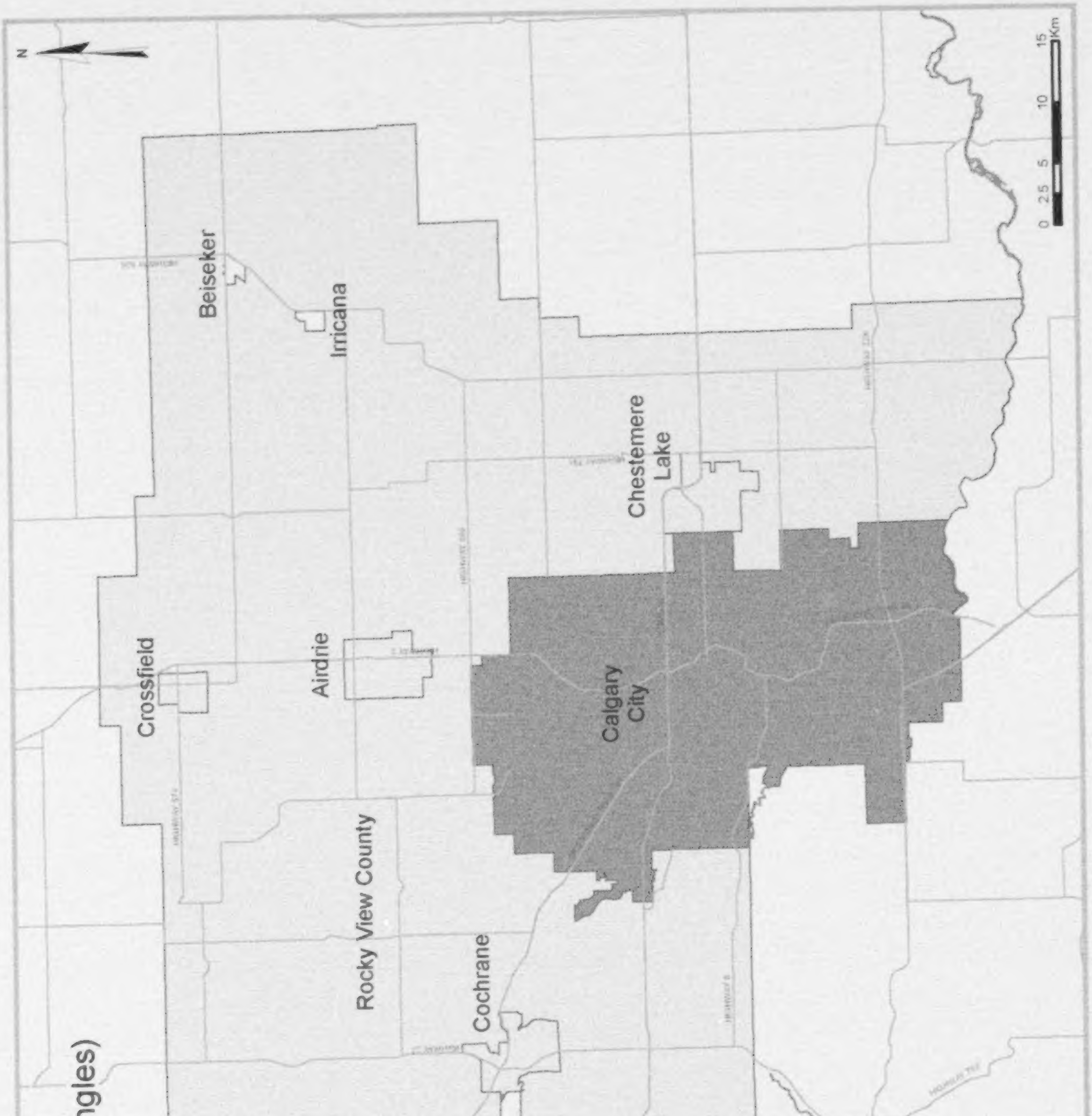
Low inventory of multi-family units for ownership tenure has been a key factor in the increase in multi-family production. There was only one apartment unit in inventory in October 2014, a significant decline from the 111 complete and unabsorbed apartments in October 2013. As a result of the continued heightened pace of production for the year thus far, the under construction count rose in October with 11,886 units underway, up 59 per cent from 7,487 in October 2013. As these units reach completion, inventory levels are expected to rise. As a result, the pace of multi-family starts is expected to moderate in the coming months.

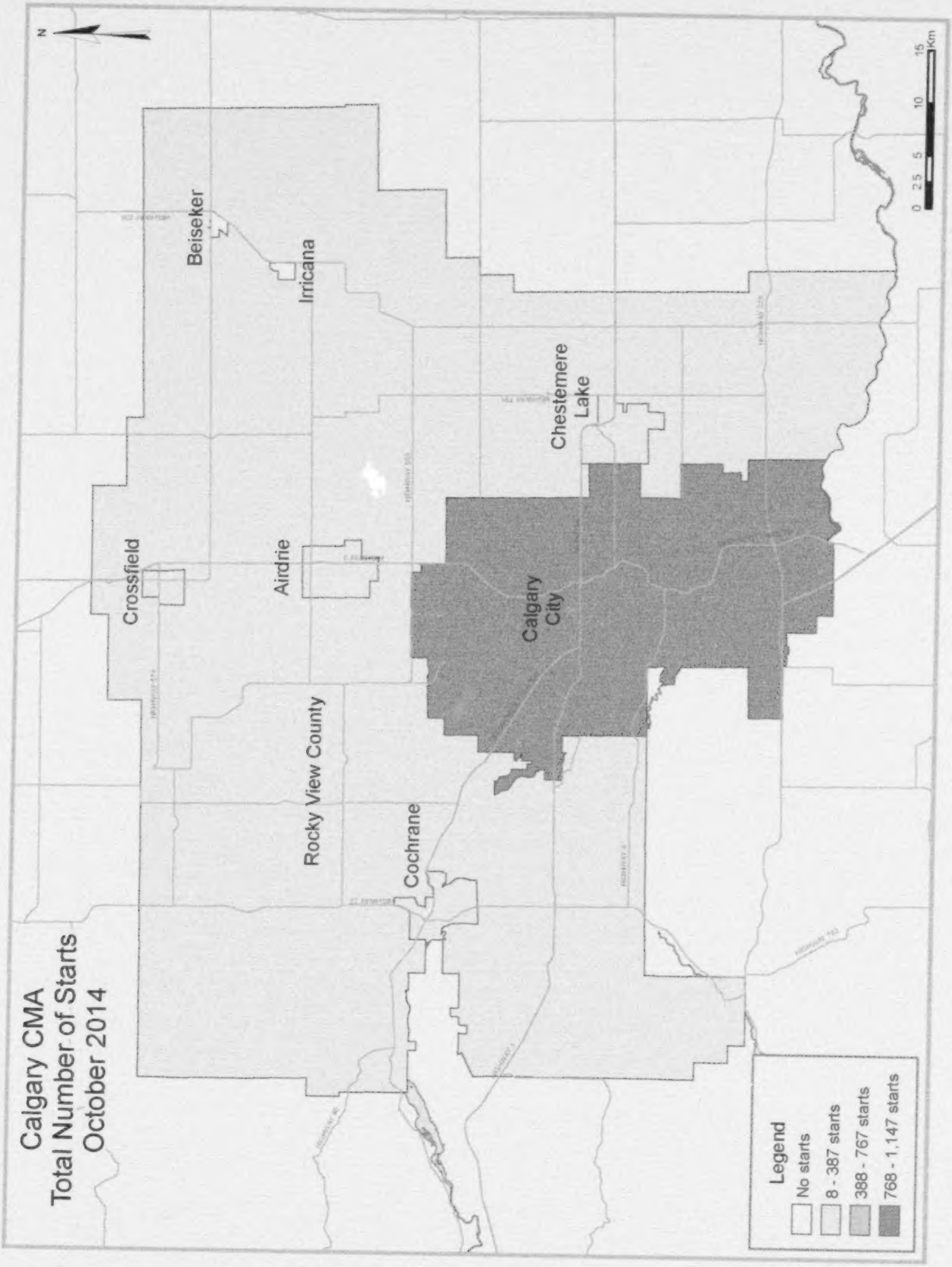
Figure 3

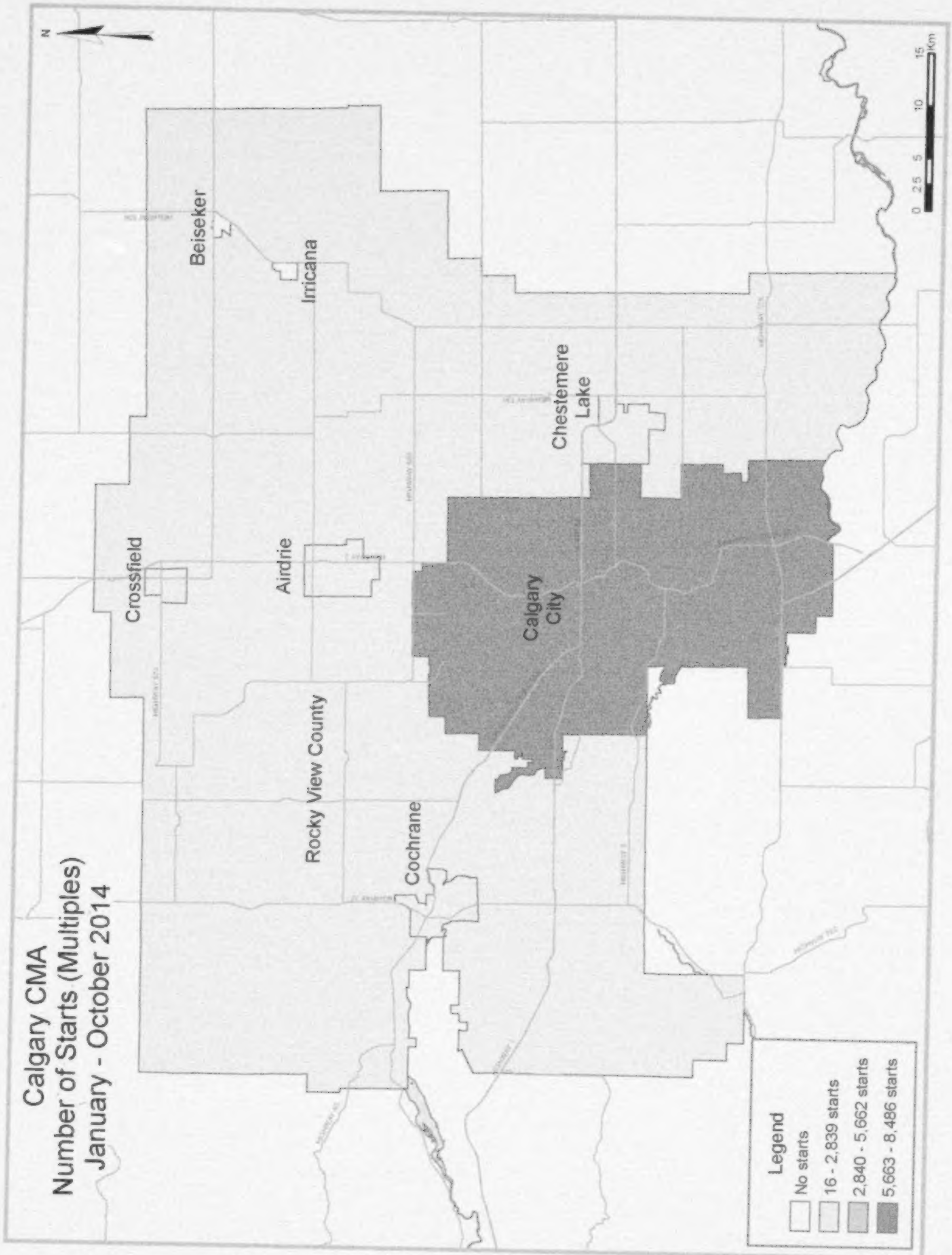


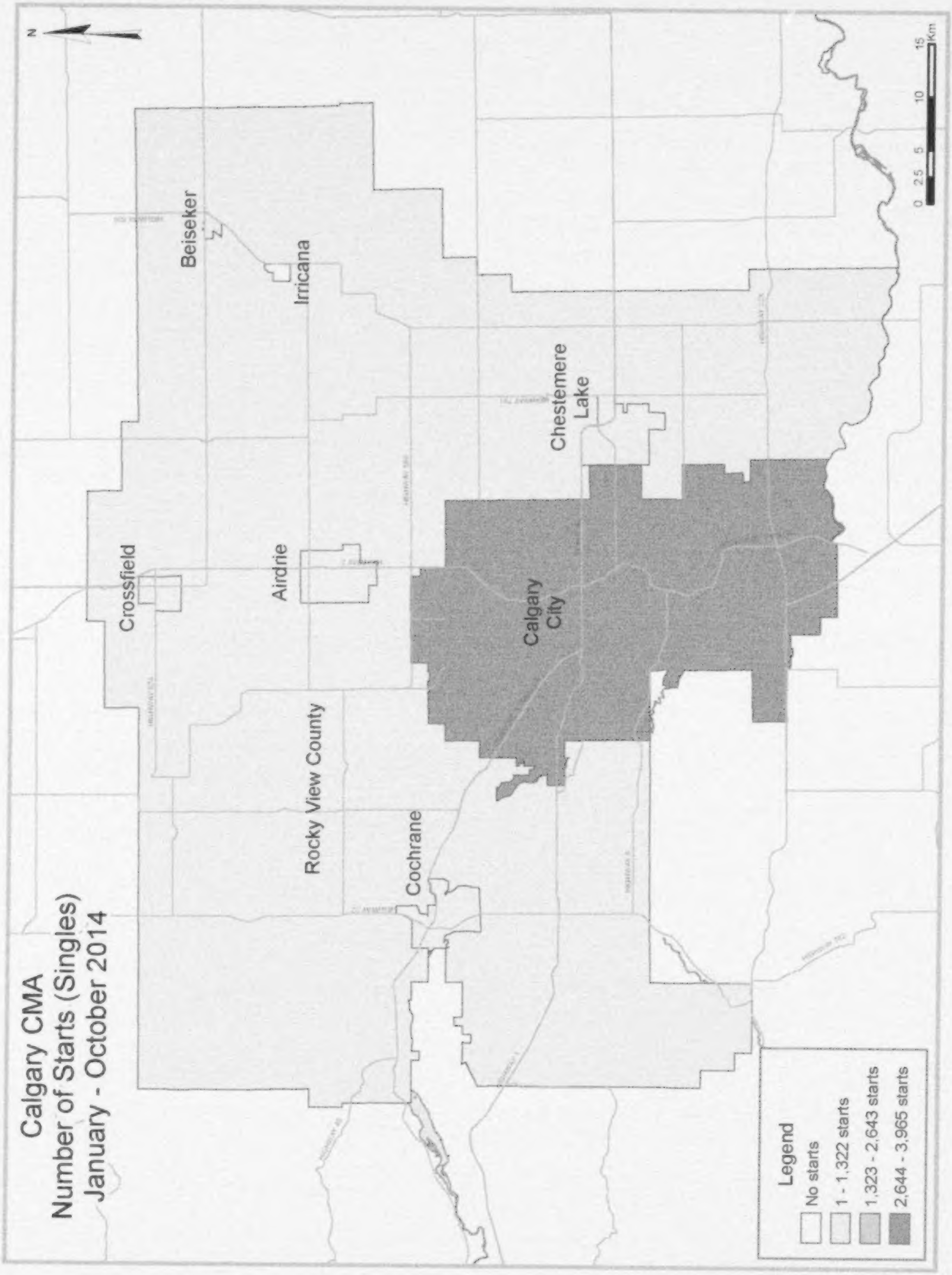
Source: CMHC

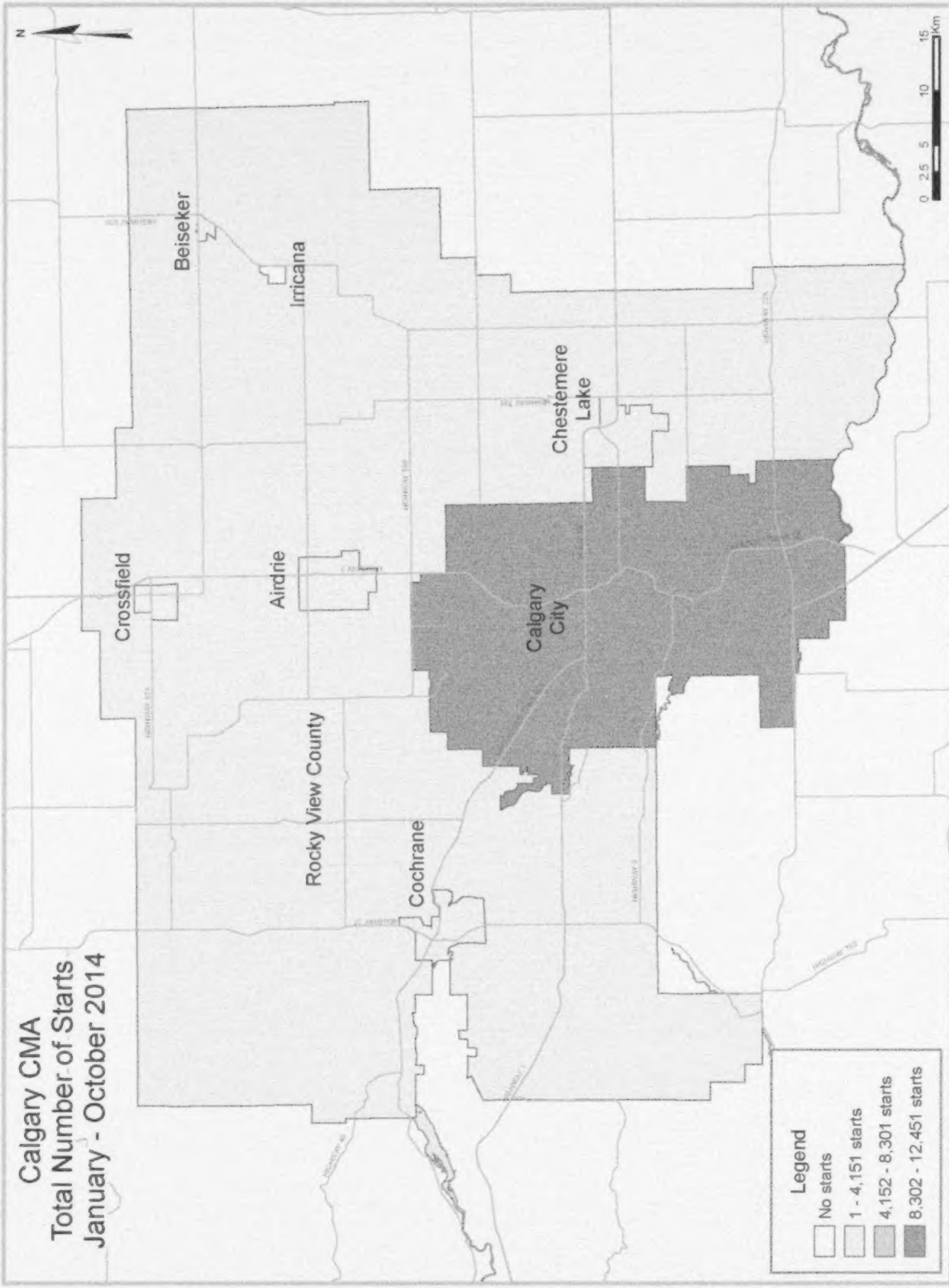

Calgary CMA
Number of Starts (Multiples)
October 2014
Beiseker
Irricana
Chestermere Lake
Crossfield
Airdrie
Calgary City
Rocky View County
Cochrane
Legend
No starts
4 - 283 starts
284 - 562 starts
563 - 841 starts
0 2.5 5 10 15 Km
N


Calgary CMA
Number of Starts (Singles)
October 2014
Beiseker
Irricana
Crossfield
Airdrie
Chestermere Lake
Calgary City
Rocky View County
Cochrane
Legend
No starts
2 - 103 starts
104 - 204 starts
205 - 306 starts
0 2.5 5 10 15 Km
N


Calgary CMA
Total Number of Starts
October 2014
Beiseker
Irricana
Crossfield
Airdrie
Chestermere Lake
Calgary City
Rocky View County
Cochrane
Legend
No starts
8 - 387 starts
388 - 767 starts
768 - 1,147 starts
0 2.5 5 10 15 Km
N


Calgary CMA
Number of Starts (Multiples)
January - October 2014
N
0 2.5 5 10 15 Km
Beiseker
Irricana
Chestemere Lake
Crossfield
Airdrie
Calgary City
Rocky View County
Cochrane
Legend
No starts
16 - 2,839 starts
2,840 - 5,662 starts
5,663 - 8,486 starts


Calgary CMA
Number of Starts (Singles)
January - October 2014
N
Beiseker
Irricana
Chestermere Lake
Crossfield
Airdrie
Calgary City
Rocky View County
Cochrane
0 2.5 5 10 15 Km
Legend
No starts
1 - 1,322 starts
1,323 - 2,643 starts
2,644 - 3,965 starts


Calgary CMA
Total Number of Starts
January - October 2014
N
0 2.5 5 10 15 Km
Beiseker
Irricana
Chestermere Lake
Crossfield
Airdrie
Calgary City
Rocky View County
Cochrane
Legend
No starts
1 - 4,151 starts
4,152 - 8,301 starts
8,302 - 12,451 starts

HOUSING NOW REPORT TABLES

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1.1	Housing Activity Summary of CMA
2	Starts by Submarket and by Dwelling Type – Current Month or Quarter
2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type - Current Month or Quarter
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5	MLS® Residential Activity
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4.1	Average Price ($) of Absorbed Single-Detached Units

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1: Housing Starts (SAAR and Trend) October 2014		
Calgary CMA[1]	September 2014	October 2014
Trend[2]	18,487	18,382
SAAR	18,312	17,585
	October 2013	October 2014
Actual		
October - Single-Detached	569	454
October - Multiples	593	956
October - Total	1,162	1,410
January to October - Single-Detached	5,392	5,526
January to October - Multiples	4,603	9,687
January to October - Total	9,995	15,213

Source: CMHC

[1] Census Metropolitan Area

[2] The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR)

Detailed data available upon request

Table 1.1: Housing Activity Summary of Calgary CMA October 2014									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
October 2014	454	130	28	0	189	511	0	98	1,410
October 2013	569	140	0	0	230	159	0	64	1,162
% Change	-20.2	-7.1	n/a	n/a	-17.8	**	n/a	53.1	21.3
Year-to-date 2014	5,526	1,190	84	0	2,061	5,761	0	591	15,213
Year-to-date 2013	5,380	1,150	25	12	1,493	1,696	0	239	9,995
% Change	2.7	3.5	**	-100.0	38.0	**	n/a	147.3	52.2
UNDER CONSTRUCTION									
October 2014	3,718	1,036	78	0	2,191	7,252	0	1,329	15,604
October 2013	3,692	984	18	1	1,340	4,048	0	1,097	11,180
% Change	0.7	5.3	**	-100.0	63.5	79.2	n/a	21.1	39.6
COMPLETIONS									
October 2014	714	186	6	0	218	245	0	32	1,401
October 2013	633	200	0	11	218	218	0	130	1,410
% Change	12.8	-7.0	n/a	-100.0	0.0	12.4	n/a	-75.4	-0.6
Year-to-date 2014	5,381	1,122	24	3	1,490	2,714	0	857	11,591
Year-to-date 2013	4,967	966	25	11	1,582	2,357	0	247	10,155
% Change	8.3	16.1	-4.0	-72.7	-5.8	15.1	n/a	**	14.1
COMPLETED & NOT ABSORBED									
October 2014	358	80	2	0	11	1	n/a	n/a	452
October 2013	434	74	2	0	32	111	n/a	n/a	653
% Change	-17.5	8.1	0.0	n/a	-65.6	-99.1	n/a	n/a	-30.8
ABSORBED									
October 2014	671	175	6	0	218	246	n/a	n/a	1,316
October 2013	622	183	0	11	227	238	n/a	n/a	1,281
% Change	7.9	-4.4	n/a	-100.0	-4.0	3.4	n/a	n/a	-97.1
Year-to-date 2014	5,428	1,095	24	3	1,484	2,741	n/a	n/a	10,775
Year-to-date 2013	4,979	980	29	11	1,626	2,292	n/a	n/a	9,917
% Change	9.0	11.7	-17.2	-72.7	-8.7	19.6	n/a	n/a	8.7

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
October 2014

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Calgary City									
October 2014	306	120	0	0	112	511	0	98	1,147
October 2013	371	102	0	0	169	151	0	0	793
Airdrie									
October 2014	66	4	24	0	59	0	0	0	153
October 2013	77	14	0	0	37	8	0	64	200
Beiseker									
October 2014	0	0	0	0	0	0	0	0	0
October 2013	0	0	0	0	0	0	0	0	0
Chestermere Lake									
October 2014	25	0	4	0	0	0	0	0	29
October 2013	32	10	0	0	5	0	0	0	47
Cochrane									
October 2014	34	0	0	0	18	0	0	0	52
October 2013	62	14	0	0	19	0	0	0	95
Crossfield									
October 2014	2	6	0	0	0	0	0	0	8
October 2013	0	0	0	0	0	0	0	0	0
Irricana									
October 2014	0	0	0	0	0	0	0	0	0
October 2013	0	0	0	0	0	0	0	0	0
Rocky View County									
October 2014	21	0	0	0	0	0	0	0	21
October 2013	27	0	0	0	0	0	0	0	27
Calgary CMA									
October 2014	454	130	28	0	189	511	0	98	1,410
October 2013	569	140	0	0	230	159	0	64	1,162

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket October 2014									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
Calgary City									
October 2014	2,690	882	0	0	1,749	7,086	0	1,027	13,434
October 2013	2,757	788	6	1	1,030	3,641	0	905	9,128
Airdrie									
October 2014	427	20	52	0	171	134	0	302	1,106
October 2013	397	100	0	0	145	316	0	192	1,150
Beiseker									
October 2014	1	0	0	0	0	0	0	0	1
October 2013	0	0	0	0	0	0	0	0	0
Chestermere Lake									
October 2014	216	8	26	0	54	0	0	0	304
October 2013	168	12	6	0	58	12	0	0	256
Cochrane									
October 2014	230	80	0	0	217	32	0	0	559
October 2013	217	76	6	0	107	79	0	0	485
Crossfield									
October 2014	11	8	0	0	0	0	0	0	19
October 2013	4	0	0	0	0	0	0	0	4
Irricana									
October 2014	0	0	0	0	0	0	0	0	0
October 2013	0	0	0	0	0	0	0	0	0
Rocky View County									
October 2014	143	38	0	0	0	0	0	0	181
October 2013	149	8	0	0	0	0	0	0	157
Calgary CMA									
October 2014	3,718	1,036	78	0	2,191	7,252	0	1,329	15,604
October 2013	3,692	984	18	1	1,340	4,048	0	1,097	11,180

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket October 2014									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
Calgary City									
October 2014	553	156	6	0	201	245	0	32	1,193
October 2013	486	176	0	11	139	206	0	130	1,148
Airdrie									
October 2014	77	16	0	0	6	0	0	0	99
October 2013	72	10	0	0	39	0	0	0	121
Beiseker									
October 2014	0	0	0	0	0	0	0	0	0
October 2013	0	0	0	0	0	0	0	0	0
Chestermere Lake									
October 2014	38	2	0	0	11	0	0	0	51
October 2013	29	8	0	0	32	12	0	0	81
Cochrane									
October 2014	32	12	0	0	0	0	0	0	44
October 2013	32	6	0	0	8	0	0	0	46
Crossfield									
October 2014	4	0	0	0	0	0	0	0	4
October 2013	0	0	0	0	0	0	0	0	0
Irricana									
October 2014	0	0	0	0	0	0	0	0	0
October 2013	0	0	0	0	0	0	0	0	0
Rocky View County									
October 2014	10	0	0	0	0	0	0	0	10
October 2013	14	0	0	0	0	0	0	0	14
Calgary CMA									
October 2014	714	186	6	0	218	245	0	32	1,401
October 2013	633	200	0	11	218	218	0	130	1,410

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket October 2014									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
Calgary City									
October 2014	261	72	0	0	7	0	n/a	n/a	340
October 2013	353	64	0	0	23	110	n/a	n/a	550
Airdrie									
October 2014	42	0	0	0	1	1	n/a	n/a	44
October 2013	26	2	0	0	0	1	n/a	n/a	29
Beiseker									
October 2014	0	0	0	0	0	0	n/a	n/a	0
October 2013	0	0	0	0	0	0	n/a	n/a	0
Chestermere Lake									
October 2014	15	0	0	0	0	0	n/a	n/a	15
October 2013	19	2	0	0	5	0	n/a	n/a	26
Cochrane									
October 2014	34	8	2	0	3	0	n/a	n/a	47
October 2013	33	6	2	0	0	0	n/a	n/a	41
Crossfield									
October 2014	1	0	0	0	0	0	n/a	n/a	1
October 2013	0	0	0	0	0	0	n/a	n/a	0
Irricana									
October 2014	0	0	0	0	0	0	n/a	n/a	0
October 2013	0	0	0	0	0	0	n/a	n/a	0
Rocky View County									
October 2014	5	0	0	0	0	0	n/a	n/a	5
October 2013	3	0	0	0	4	0	n/a	n/a	7
Calgary CMA									
October 2014	358	80	2	0	11	1	n/a	n/a	452
October 2013	434	74	2	0	32	111	n/a	n/a	653

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket October 2014									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
Calgary City									
October 2014	511	143	6	0	201	246	n/a	n/a	1,107
October 2013	468	159	0	11	151	216	n/a	n/a	1,005
Airdrie									
October 2014	75	16	0	0	6	0	n/a	n/a	97
October 2013	72	10	0	0	40	10	n/a	n/a	132
Beiseker									
October 2014	0	0	0	0	0	0	n/a	n/a	0
October 2013	0	0	0	0	0	0	n/a	n/a	0
Chestermere Lake									
October 2014	40	4	0	0	11	0	n/a	n/a	55
October 2013	31	8	0	0	28	12	n/a	n/a	79
Cochrane									
October 2014	31	12	0	0	0	0	n/a	n/a	43
October 2013	33	6	0	0	8	0	n/a	n/a	47
Crossfield									
October 2014	4	0	0	0	0	0	n/a	n/a	4
October 2013	0	0	0	0	0	0	n/a	n/a	0
Irricana									
October 2014	0	0	0	0	0	0	n/a	n/a	0
October 2013	0	0	0	0	0	0	n/a	n/a	0
Rocky View County									
October 2014	10	0	0	0	0	0	n/a	n/a	10
October 2013	18	0	0	0	0	0	n/a	n/a	18
Calgary CMA									
October 2014	671	175	6	0	218	246	n/a	n/a	1,316
October 2013	622	183	0	11	227	238	n/a	n/a	1,281

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.3: History of Housing Starts of Calgary CMA
2004 - 2013

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2013	6,390	1,314	25	12	1,868	2,736	0	239	12,584
% Change	7.2	18.4	-43.2	n/a	7.9	-18.6	n/a	-62.3	-2.0
2012	5,961	1,110	44	0	1,732	3,360	0	634	12,841
% Change	17.3	21.7	**	n/a	46.0	78.2	n/a	188.2	38.2
2011	5,084	912	4	0	1,186	1,886	0	220	9,292
% Change	-12.1	0.4	-87.5	n/a	-0.4	77.4	n/a	-23.1	0.3
2010	5,782	908	32	0	1,191	1,063	0	286	9,262
% Change	21.1	25.4	-44.8	n/a	**	177.5	-100.0	**	46.6
2009	4,775	724	58	0	363	383	10	5	6,318
% Change	8.8	8.1	**	n/a	-45.5	-92.8	n/a	-98.6	-44.8
2008	4,387	670	12	0	666	5,335	0	368	11,438
% Change	-43.6	-29.6	-66.7	-100.0	-51.7	59.7	n/a	**	-15.3
2007	7,776	952	36	1	1,380	3,340	0	20	13,505
% Change	-25.8	-1.9	176.9	-88.9	17.8	-20.9	n/a	-89.4	-20.8
2006	10,473	970	13	9	1,171	4,222	0	188	17,046
% Change	20.2	21.9	-40.9	200.0	-11.9	51.9	n/a	**	24.7
2005	8,716	796	22	3	1,329	2,780	0	21	13,667
% Change	6.0	8.4	22.2	-70.0	21.1	-19.4	-100.0	-95.5	-2.4
2004	8,223	734	18	10	1,097	3,451	12	463	14,008

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
October 2014

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Oct 2014	Oct 2013	Oct 2014	Oct 2013	Oct 2014	Oct 2013	Oct 2014	Oct 2013	Oct 2014	Oct 2013	% Change
Calgary City	306	371	120	104	112	167	609	151	1,147	793	44.6
Airdrie	66	77	16	16	71	35	0	72	153	200	-23.5
Beiseker	0	0	0	0	0	0	0	0	0	0	n/a
Chestermere Lake	25	32	0	10	4	5	0	0	29	47	-38.3
Cochrane	34	62	0	14	18	19	0	0	52	95	-45.3
Crossfield	2	0	6	0	0	0	0	0	8	0	n/a
Irricana	0	0	0	0	0	0	0	0	0	0	n/a
Rocky View County	21	27	0	0	0	0	0	0	21	27	-22.2
Calgary CMA	454	569	142	144	205	226	609	223	1,410	1,162	21.3

Table 2.1: Starts by Submarket and by Dwelling Type
January - October 2014

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	% Change
Calgary City	3,965	3,979	1,000	892	1,602	1,129	5,884	1,270	12,451	7,270	71.3
Airdrie	687	637	38	134	254	156	436	520	1,415	1,447	-2.2
Beiseker	1	0	0	0	0	0	0	0	1	0	n/a
Chestermere Lake	300	222	30	40	47	88	0	56	377	406	-7.1
Cochrane	377	338	104	102	206	123	32	89	719	652	10.3
Crossfield	20	6	16	0	0	0	0	0	36	6	**
Irricana	0	0	0	0	0	0	0	0	0	0	n/a
Rocky View County	176	210	38	4	0	0	0	0	214	214	0.0
Calgary CMA	5,526	5,392	1,226	1,172	2,109	1,496	6,352	1,935	15,213	9,995	52.2

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market October 2014								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Oct 2014	Oct 2013	Oct 2014	Oct 2013	Oct 2014	Oct 2013	Oct 2014	Oct 2013
Calgary City	112	167	0	0	511	151	98	0
Airdrie	71	35	0	0	0	8	0	64
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	4	5	0	0	0	0	0	0
Cochrane	18	19	0	0	0	0	0	0
Crossfield	0	0	0	0	0	0	0	0
Irricana	0	0	0	0	0	0	0	0
Rocky View County	0	0	0	0	0	0	0	0
Calgary CMA	205	226	0	0	511	159	98	64

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market January - October 2014								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013
Calgary City	1,602	1,129	0	0	5,293	1,223	591	47
Airdrie	254	156	0	0	436	328	0	192
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	47	88	0	0	0	56	0	0
Cochrane	206	123	0	0	32	89	0	0
Crossfield	0	0	0	0	0	0	0	0
Irricana	0	0	0	0	0	0	0	0
Rocky View County	0	0	0	0	0	0	0	0
Calgary CMA	2,109	1,496	0	0	5,761	1,696	591	239

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market October 2014								
Submarket	Freehold		Condominium		Rental		Total*	
	Oct 2014	Oct 2013	Oct 2014	Oct 2013	Oct 2014	Oct 2013	Oct 2014	Oct 2013
Calgary City	426	473	623	320	98	0	1,147	793
Airdrie	94	91	59	45	0	64	153	200
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	29	42	0	5	0	0	29	47
Cochrane	34	76	18	19	0	0	52	95
Crossfield	8	0	0	0	0	0	8	0
Irricana	0	0	0	0	0	0	0	0
Rocky View County	21	27	0	0	0	0	21	27
Calgary CMA	612	709	700	389	98	64	1,410	1,162

Table 2.5: Starts by Submarket and by Intended Market January - October 2014								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013
Calgary City	4,959	4,847	6,901	2,376	591	47	12,451	7,270
Airdrie	765	767	650	488	0	192	1,415	1,447
Beiseker	1	0	0	0	0	0	1	0
Chestermere Lake	350	271	27	135	0	0	377	406
Cochrane	481	450	238	202	0	0	719	652
Crossfield	30	6	6	0	0	0	36	6
Irricana	0	0	0	0	0	0	0	0
Rocky View County	214	214	0	0	0	0	214	214
Calgary CMA	6,800	6,555	7,822	3,201	591	239	15,213	9,995

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type October 2014											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Oct 2014	Oct 2013	Oct 2014	Oct 2013	Oct 2014	Oct 2013	Oct 2014	Oct 2013	Oct 2014	Oct 2013	% Change
Calgary City	553	497	156	180	207	135	277	336	1,193	1,148	3.9
Airdrie	77	72	16	10	6	39	0	0	99	121	-18.2
Beiseker	0	0	0	0	0	0	0	0	0	0	n/a
Chestermere Lake	38	29	2	8	11	32	0	12	51	81	-37.0
Cochrane	32	32	12	6	0	8	0	0	44	46	-4.3
Crossfield	4	0	0	0	0	0	0	0	4	0	n/a
Irricana	0	0	0	0	0	0	0	0	0	0	n/a
Rocky View County	10	14	0	0	0	0	0	0	10	14	-28.6
Calgary CMA	714	644	186	204	224	214	277	348	1,401	1,410	-0.6

Table 3.1: Completions by Submarket and by Dwelling Type January - October 2014											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	% Change
Calgary City	3,908	3,679	880	776	1,116	1,234	3,208	1,982	9,112	7,671	18.8
Airdrie	666	642	104	126	226	180	359	446	1,355	1,394	-2.8
Beiseker	0	1	0	0	0	0	0	0	0	1	-100.0
Chestermere Lake	252	142	36	36	37	127	0	96	325	401	-19.0
Cochrane	370	286	102	50	121	40	4	80	597	456	30.9
Crossfield	20	4	2	0	0	0	0	0	22	4	**
Irricana	0	0	0	0	0	0	0	0	0	0	n/a
Rocky View County	168	224	12	4	0	0	0	0	180	228	-21.1
Calgary CMA	5,384	4,978	1,136	992	1,500	1,581	3,571	2,604	11,591	10,155	14.1

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market October 2014								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Oct 2014	Oct 2013	Oct 2014	Oct 2013	Oct 2014	Oct 2013	Oct 2014	Oct 2013
Calgary City	207	135	0	0	245	206	32	130
Airdrie	6	39	0	0	0	0	0	0
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	11	32	0	0	0	12	0	0
Cochrane	0	8	0	0	0	0	0	0
Crossfield	0	0	0	0	0	0	0	0
Irricana	0	0	0	0	0	0	0	0
Rocky View County	0	0	0	0	0	0	0	0
Calgary CMA	224	214	0	0	245	218	32	130

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market January - October 2014								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013
Calgary City	1,116	1,234	0	0	2,543	1,735	665	247
Airdrie	226	180	0	0	167	446	192	0
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	37	127	0	0	0	96	0	0
Cochrane	121	40	0	0	4	80	0	0
Crossfield	0	0	0	0	0	0	0	0
Irricana	0	0	0	0	0	0	0	0
Rocky View County	0	0	0	0	0	0	0	0
Calgary CMA	1,500	1,581	0	0	2,714	2,357	857	247

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market October 2014								
Submarket	Freehold		Condominium		Rental		Total*	
	Oct 2014	Oct 2013	Oct 2014	Oct 2013	Oct 2014	Oct 2013	Oct 2014	Oct 2013
Calgary City	715	662	446	356	32	130	1,193	1,148
Airdrie	93	82	6	39	0	0	99	121
Beiseker	0	0	0	0	0	0	0	0
Chestermere Lake	40	37	11	44	0	0	51	81
Cochrane	44	38	0	8	0	0	44	46
Crossfield	4	0	0	0	0	0	4	0
Irricana	0	0	0	0	0	0	0	0
Rocky View County	10	14	0	0	0	0	10	14
Calgary CMA	906	833	463	447	32	130	1,401	1,410

Table 3.5: Completions by Submarket and by Intended Market January - October 2014								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013
Calgary City	4,796	4,432	3,651	2,992	665	247	9,112	7,671
Airdrie	766	768	397	626	192	0	1,355	1,394
Beiseker	0	1	0	0	0	0	0	1
Chestermere Lake	288	181	37	220	0	0	325	401
Cochrane	478	348	119	108	0	0	597	456
Crossfield	19	4	3	0	0	0	22	4
Irricana	0	0	0	0	0	0	0	0
Rocky View County	180	224	0	4	0	0	180	228
Calgary CMA	6,527	5,958	4,207	3,950	857	247	11,591	10,155

Source: CMHC (Starts and Completions Survey)

Table 4: Absorbed Single-Detached Units by Price Range
October 2014

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $350,000		$350,000 - $449,999		$450,000 - $549,999		$550,000 - $649,999		$650,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Calgary City													
October 2014	29	5.7	80	15.7	147	28.9	87	17.1	166	32.6	509	549,188	681,052
October 2013	30	6.3	114	23.8	132	27.6	51	10.7	151	31.6	478	516,216	683,318
Year-to-date 2014	142	3.6	920	23.2	1,133	28.6	658	16.6	1,107	28.0	3,960	530,518	647,285
Year-to-date 2013	324	8.8	1,018	27.6	913	24.8	445	12.1	988	26.8	3,688	496,680	608,398
Airdrie													
October 2014	3	4.0	4	5.3	23	30.7	23	30.7	22	29.3	75	598,900	596,485
October 2013	18	25.0	30	41.7	9	12.5	7	9.7	8	11.1	72	410,850	455,145
Year-to-date 2014	42	6.5	152	23.5	244	37.7	119	18.4	91	14.0	648	505,703	522,483
Year-to-date 2013	159	24.4	305	46.8	103	15.8	55	8.4	30	4.6	652	407,900	431,664
Beiseker													
October 2014	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
October 2013	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2014	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2013	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	1	--	--
Chestermere Lake													
October 2014	0	0.0	2	5.0	8	20.0	10	25.0	20	50.0	40	651,650	649,151
October 2013	0	0.0	3	9.7	12	38.7	9	29.0	7	22.6	31	559,000	557,173
Year-to-date 2014	1	0.4	13	5.1	62	24.3	90	35.3	89	34.9	255	601,500	627,478
Year-to-date 2013	2	1.6	11	8.6	41	32.0	46	35.9	28	21.9	128	570,450	579,063
Cochrane													
October 2014	2	6.5	9	29.0	7	22.6	4	12.9	9	29.0	31	529,500	549,488
October 2013	2	6.1	16	48.5	8	24.2	4	12.1	3	9.1	33	435,500	501,059
Year-to-date 2014	27	7.4	143	39.1	97	26.5	54	14.8	45	12.3	366	460,600	493,080
Year-to-date 2013	58	20.6	107	37.9	63	22.3	32	11.3	22	7.8	282	422,775	456,134
Crossfield													
October 2014	0	0.0	1	25.0	3	75.0	0	0.0	0	0.0	4	--	--
October 2013	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2014	9	47.4	6	31.6	4	21.1	0	0.0	0	0.0	19	351,500	378,221
Year-to-date 2013	4	100.0	0	0.0	0	0.0	0	0.0	0	0.0	4	--	--
Irricana													
October 2014	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
October 2013	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2014	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2013	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Rocky View County													
October 2014	0	0.0	1	10.0	0	0.0	1	10.0	8	80.0	10	1,056,250	999,590
October 2013	0	0.0	2	11.1	8	44.4	0	0.0	8	44.4	18	528,498	1,058,672
Year-to-date 2014	2	1.2	11	6.7	18	11.0	28	17.1	105	64.0	164	789,900	896,950
Year-to-date 2013	5	2.2	29	12.9	45	20.0	32	14.2	114	50.7	225	659,900	868,356
Calgary CMA													
October 2014	34	5.1	97	14.5	188	28.1	125	18.7	225	33.6	669	560,000	667,232
October 2013	50	7.9	165	26.1	169	26.7	71	11.2	177	28.0	632	502,623	652,310
Year-to-date 2014	223	4.1	1,245	23.0	1,558	28.8	949	17.5	1,437	26.6	5,412	530,000	627,601
Year-to-date 2013	553	11.1	1,470	29.5	1,165	23.4	610	12.2	1,182	23.7	4,980	482,983	587,261

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units October 2014						
Submarket	Oct 2014	Oct 2013	% Change	YTD 2014	YTD 2013	% Change
Calgary City	681,052	683,318	-0.3	647,285	608,398	6.4
Airdrie	596,485	455,145	31.1	522,483	431,664	21.0
Beiseker	--	--	n/a	--	--	n/a
Chestermere Lake	649,151	557,173	16.5	627,478	579,063	8.4
Cochrane	549,488	501,059	9.7	493,080	456,134	8.1
Crossfield	--	--	n/a	378,221	--	n/a
Irricana	--	--	n/a	--	--	n/a
Rocky View County	999,590	1,058,672	-5.6	896,950	868,356	3.3
Calgary CMA	667,232	652,310	2.3	627,601	587,261	6.9

Source: CMHC (Market Absorption Survey)

Table 5: MLS® Residential Activity for Calgary October 2014										
		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2013	January	1,572	20.2	2,188	3,272	3,428	63.8	418,938	9.5	430,967
	February	2,071	-2.0	2,204	3,476	3,458	63.7	438,755	8.2	435,493
	March	2,631	-0.6	2,346	4,225	3,593	65.3	441,424	7.7	434,876
	April	3,003	10.4	2,463	4,664	3,684	66.9	429,717	3.6	425,080
	May	3,247	8.9	2,501	4,938	3,622	69.1	440,675	2.6	425,338
	June	3,002	6.0	2,541	3,984	3,502	72.6	442,529	4.8	430,677
	July	2,976	18.9	2,623	3,801	3,564	73.6	438,192	7.0	438,190
	August	2,830	28.8	2,778	3,678	3,636	76.4	432,576	8.1	441,255
	September	2,475	20.5	2,667	3,630	3,568	74.7	435,934	8.2	438,998
	October	2,510	19.3	2,663	3,318	3,598	74.0	436,216	4.2	439,781
	November	2,173	18.7	2,645	2,395	3,599	73.5	445,114	7.5	449,273
	December	1,464	9.0	2,334	1,297	3,426	68.1	439,389	4.7	449,530
2014	January	1,802	14.6	2,506	3,174	3,289	76.2	444,153	6.0	456,360
	February	2,363	14.1	2,565	3,508	3,508	73.1	460,338	4.9	455,289
	March	3,170	20.5	2,733	4,398	3,672	74.4	462,994	4.9	454,520
	April	3,348	11.5	2,774	4,981	3,936	70.5	457,509	6.5	453,016
	May	3,832	18.0	2,933	5,750	4,072	72.0	465,579	5.7	451,810
	June	3,569	18.9	2,876	5,126	4,230	68.0	466,994	5.5	456,445
	July	3,177	6.8	2,786	4,390	4,068	68.5	460,790	5.2	460,991
	August	2,976	5.2	2,965	4,184	4,272	69.4	454,994	5.2	463,967
	September	2,837	14.6	2,915	4,235	3,936	74.1	461,099	5.8	466,503
	October	2,848	13.5	2,987	3,775	4,119	72.5	465,047	6.6	468,939
	November									
	December									
	Q3 2013	8,281	22.6		11,109			435,598	7.7	
	Q3 2014	8,990	8.6		12,809			458,969	5.4	
	YTD 2013	26,317	12.2		38,986			436,239	5.9	
	YTD 2014	29,922	13.7		43,521			460,830	5.6	

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

[1]Source: CREA

[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 6: Economic Indicators October 2014										
		Interest Rates			NHPI, Total, Calgary CMA 2007=100	CPI, 2002 =100	Calgary Labour Market			
		P & I Per $100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2013	January	595	3.00	5.24	99.0	126.3	762	4.9	74.6	1,107
	February	595	3.00	5.24	100.0	127.5	765	5.0	74.8	1,112
	March	590	3.00	5.14	100.3	127.9	762	5.1	74.3	1,120
	April	590	3.00	5.14	100.8	128.5	763	4.7	73.9	1,114
	May	590	3.00	5.14	101.7	129.3	763	4.9	73.8	1,107
	June	590	3.14	5.14	102.2	129.7	765	5.0	73.8	1,102
	July	590	3.14	5.14	102.8	129.6	768	5.2	74.0	1,091
	August	601	3.14	5.34	103.4	129.3	773	4.9	74.0	1,091
	September	601	3.14	5.34	103.9	129.5	781	4.6	74.2	1,095
	October	601	3.14	5.34	104.0	129.4	785	4.5	74.2	1,100
	November	601	3.14	5.34	104.4	129.6	788	4.6	74.3	1,097
	December	601	3.14	5.34	104.5	129.3	791	4.7	74.5	1,080
2014	January	595	3.14	5.24	105.9	130.2	792	4.8	74.4	1,078
	February	595	3.14	5.24	106.9	131.2	792	4.7	74.1	1,087
	March	581	3.14	4.99	107.8	133.8	791	5.0	74.1	1,093
	April	570	3.14	4.79	108.5	132.6	788	5.3	73.8	1,099
	May	570	3.14	4.79	109.4	133.5	790	5.4	73.8	1,093
	June	570	3.14	4.79	109.7	132.8	793	5.4	73.8	1,101
	July	570	3.14	4.79	109.9	133.4	796	5.3	73.7	1,107
	August	570	3.14	4.79	110.4	133.4	796	5.5	73.5	1,117
	September	570	3.14	4.79	110.7	133.6	799	4.6	73.0	1,117
	October	570	3.14	4.79		133.7	801	4.6	72.9	1,119
	November									
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2011 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modeled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions.

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